

## **ABSTRACT**

*The growth of Internet users in Indonesia was 77% as of January 2023, an increase of 5.44% from the previous period. The high number of internet users in Indonesia is inseparable from the rapid development of cellular phones. As of January 2023, cellular phone users in Indonesia amounted to 128.0% of the total population, but this figure decreased by 5.3% from the previous period. The increase in the number of internet users and cellular phone ownership in Indonesia encourages people to carry out digital-based banking transactions, namely mobile banking applications, this is in line with the development of information technology in the banking industry. However, the growth of internet users in Indonesia is not in line with individuals who access mobile banking. Based on Katadata Insight Center, individuals who never access mobile banking (62.9%), this figure is very far when compared to individuals who very often access mobile banking (1.7%). In addition, based on the number of mobile banking application users in Indonesia, as evidenced by the percentage of the 4 largest banks in Indonesia (Mandiri, BCA, BNI, BRI), only 26.73%. Meanwhile, when viewed from mobile banking users in West Nusa Tenggara Province, which represents West Sumbawa Regency, it is also still relatively small, partially illustrated from data from one of the largest banks in West Nusa Tenggara Province, namely Bank NTB Syariah, only 2% of mobile banking users from the number of customers.*

*This study aims to analyze the effect of the digital divide on individual non-users of mobile banking in West Sumbawa Regency. With that, to examine the digital divide as a whole, there are four phases of access in the adoption of digital technology (Motivation, Physical & Material Access, Mobile Banking Skill, Usage) and Outcome which is the result of the four-phase process which is a construct variable. So that in this study there are 5 construct variables that are strengthened and or weakened by moderator variables (Gender, Age, Education, Location).*

*This research uses SEM-PLS analysis technique with WarpPLS 7.0 software for data processing. Furthermore, the research method used is a quantitative method with a survey strategy.*

*The results of research conducted on 200 non-user mobile banking respondents show that the latent variables of motivation, physical and material access, mobile banking skills, usage, outcomes have a significant effect. Then when viewed from moderator variables there are differences in the use of technology (mobile banking) which includes gender, age, education, location.*

*The findings of this study provide important aspects for banks to cooperate or collaborate with the Government and educational institutions in West Sumbawa Regency to provide digital skills training, especially in understanding digital transactions thoroughly to the community, aiming to expand the implementation of digital regional financial transactions, especially in the use of mobile banking. Then for further research, it is expected to use CB-SEM analysis because this analysis not only predicts, but can prove and confirm a theory in this study.*

**Keyword:** *Consumer Behavior, Digital Divide, Mobile Banking, SEM-PLS*